COMBINED DECLARATION AND		' AMERICA EY FOR PATENT A	PPLICATION	P/2	0FGS FILE NO. 167–237	
As a below named inventor, I hereby that I am the original, first and sole invectaimed and for which a patent is sough INTERNATIONAL BA	entor (if only one name is at on the invention entitle	s listed below) or a jo d: EM AND MET	int inventor (if plur Din	ventors are entred) of	of the subject matter when E	
the specification of which is attached he	reto, unless the following	g box is checked:	- /~ MAY	(3,000)	MAY	2 2001
was filed onapplication number		as United State and was amended o	s patent Application Number	Imber or Post Intern	ational patent Technolog	Center 21
I hereby state that I have reviewed a referred to above. I acknowledge the duty to disclose a I hereby claim priority benefits unde provisional application(s) listed below a of the application on which priority is c	ll information known to r Title 35, United States and have also identified b	be material to patenta Code '119 of any for	bility in accordance wit	th Title 37, Code of I	Federal Regulations, '1.56.	
Prior Foreign or Provisional Applicatio		I NED (DED	DATE OF	FIL DIC	PRIORITY OF AIMED	-
COUNTRY	APPLICATION	NUMBER	DATE OF (day, mon		PRIORITY CLAIMED UNDER 35 U.S.C. 119	
U.S.A.	60/182,469)	15/2/2000		YES <u>X</u> NO	_
					YES NO	
I hereby claim the benefit under Titl of the claims of this application is not d Code. 112.1 acknowledge the duty to o became available between the filing dat	e 35. United States Code isclosed in the prior Unit lisclose information which e of the prior application	the '120 of any United Sed States application in the states application in the state of the stat	States application(s) list in the manner provided tability as defined in Ti CT international liling	ed below and, insofa by the first paragrap the 37. Code of Fede date of this applicati	r as the subject matter of each h of Title 35, United States ral Regulations, T.56 which on.	
UNITED STATES APPLICATION NUMBER		DATE OF FILING (day, month, year)		(patented,	STATUS pending, abandoned)	
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						_
I hereby appoint customer no. 2352 Jerome M. Berliner - Reg. No. 18,653; Steven I. Weisburd - Reg. No. 27,409; O. Gray, III - Reg. No. 30,944; Louis G attorneys with full power of substitution therewith and to receive all corresponde	OSTROLENK, FABER Robert C. Faber - Reg. N Max Moskowitz - Reg. N C. Dujmich - Reg. No. 36 and revocation to prose mce.	, GERB & SOFFEN, No. 24,322; Edward A No. 30,576; Stephen A J,625, Douglas A. Mi cute this application,	LLP, and the members A. Meilman - Reg. No. 2 A. Soffen - Reg. No. 31, ro - Reg. No. 31,643, a to transact all business	of the firm, Samuel 24,735; Stanley H. L ,063; James A. Finde nd Michael J. Schee in the Patent & Trad	H. Weiner - Reg. No. 18,510; ieberstein - Reg. No. 22,400; er - Reg. No. 30,173; William - Reg. No. 34,425, as emark Office connected	
SEND CORRESPONDENCE TO: 1180 A NEW Y CUSTO	OSTROLENK, FAB VENUE OF THE AME YORK, NEW YORK 10 OMER NO. 2352	RICAS 0036-8403	(212) 382-0700	T TELEPHONE CA		
I bereby declare that all statements n and further that these statements were n both, under Section 1001 of Title 18 of patent issued thereon.	nade herein of my own k hade with the knowledge the United States Code,	nowledge are true an that wiffful false stat and that such willful	d that all statements ma ements and the like so n false statements may jed	de on information an nade are punishable opardize the validity		
FULL NAME OF SOLE OR FIRST INVENTO Nigel Knight	DR .	INVENTOR'S SIGNA	TURE	DATE		
RESIDENCE (City and either State or Fo.	reign Country)			COUNTRY OF CITIZ	ENSHIP	
POST OFFICE ADDRESS						
FULL NAME OF SECOND JOINT INVENTOR Richard Baker	R (if any)	INVENTOR'S SIGNA	TURE	DATE		
RESIDENCE (City and either State or Fo.	reign Country)	- ',		COUNTRY OF CITIZ	ENSHIP	
POST OFFICE ADDRESS						
FULL NAME OF THIRD JOINT INVENTOR Mel Metherell	(f any)	INVENTOR'S SIGNA	TURE	DATE]
RESIDENCE (City and either State or Fo.	reign Country)			COUNTRY OF CITIZ	ENSHIP	
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UNIT COMBINED DECLARATION AND F	TED STATES OF TERICA POWER OF ATTOCNEY FOR PAT	TENT APPLICATION		OFGS FILE NO. P/2167-237
COUNTRY .	APPLICATION NUMBER	DATE OF FILM (day, month, yea	NG ar)	PRIORITY CLAIMED UNDER 35 U.S.C. 119
				YES NO
				YES NO
			· ·	YES NO
				YES NO
I hereby declare that all statements m true; and further that these statements w imprisonment, or both, under Section 10 application or any patent issued thereon.	ere made with the knowledge that wi 01 of Title 18 of the United States C	e true and that all statements ma llful false statements and the lik ode and that such willful false s	de on inform e so made are tatements ma	ation and belief are believed to be e punishable by fine or ny jeopardize the validity of the
FULL NAME OF FOURTH JOINT INVENTOR Tan Chittick	R, IF ANY	INVENTOR'S SIGNATURE		DATE
RESIDENCE (City and either State or For	reign Country)		OF CITIZENSHIP	
POST OFFICE ADDRESS				
FULL NAME OF FIFTH JOINT INVENTOR, I Richard Parkin	FANY	INVENTOR'S SIGNATURE		DATE
RESIDENCE (City and either State or For	reign Country)		COUNTRY	OF CITIZENSHIP
POST OFFICE ADDRESS				
full name of sixth joint inventor, in Sang Leong	F ANY	INVENTOR'S SIGNATURE		DATE ;
RESIDENCE (City and either State or For	eign Country)		COUNTRY	OF CITIZENSHIP
POST OFFICE ADDRESS			•	
FULL NAME OF SEVENTH JOINT INVENTO	DR, IF ANY	INVENTOR'S SIGNATURE		DATE
RESIDENCE (City and either State or For	reign Country)		COUNTRY	OF CITIZENSHIP
POST OFFICE ADDRESS			_	<u> </u>
FULL NAME OF EIGHTH JOINT INVENTOR Marc A. Anders	LIF ANY	UNICHTOR'S SIGNATURE MALC W. M	ders	April 23,2001
RESIDENCE (City and either State or For	reign Country) New York	N.Y.	COUNTRY	OF CITIZENSHIP
POST OFFICE ADDRESS 4/0 W 24th S	Street New Yor	K, N.Y. 100	(1	

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COMBINED DECLARATION AND	POWER OF ATTUKN				P/216	OFGS FILE NO. 7-237			•
As a below named inventor, I herel believe that I am the original, first and which is claimed and for which a pate INTERNATIONAL BA	sole inventor (if only on the inventor the inventor	ne name is listed belontion entitled: EM AND ME	(w) or a joint inventor (if plurer inve	entors are Gan	ned) of the subject	TE(1	
the specification of which is attached l	hereto, unless the follow	ring box is checked: as United Sta and was amended	tes patent Application	Number or P	CT In the state of	onal patent Te	WAY chnolog	2 2 2	
application number I hereby state that I have reviewed referred to above. I acknowledge the duty to disclose I hereby claim priority benefits und provisional application(s) listed below that of the application on which priority	all information known to ler Title 35, United State and have also identified	ents of the above ident o be material to patent es Code '119 of any fo	ntified specification, in stability in accordance value of the state o	cluding the c with Title 37, or patent or in	laims, as am , Code of Featwentor's cert	ended by any ame deral Regulations, dificate or United S	endment '1.56. States		.01
Prior Foreign or Provisional Application	on(s) APPLICATIO	NI NI IMDED	DATE O	E EII ING		PRIORITY CLA	IMED	-	
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U.S.A.	60/182,46	9	15/2/2000	l		YES X NO _		1	
					1	/ES NO			
I hereby claim the benefit under Ti each of the claims of this application of states tode. I see that the first which became available between the fi	tle 35. United States Cos not disclosed in the price information and disclose informations are the prior ap	de, 120 of any Unite for United States application which is material plication and the nati	d States application(s) lication in the manner r to patentability as defi onal or PCT internation	listed below a provided by to ned in Title nal filing date	and insofar he first para 37. Code of e of this appl	as the subject mat graph of File 35. Federal Regulation ication.	ter of United is, 1.56		
UNITED STATES APPLICATION NUMBER		DATE OF FILING (day, month, year)		(t		ATUS ding, abandoned)			
	<u> </u>								
I hereby appoint customer no. 2352 18,510; Jerome M. Berliner - Reg. No No. 22,400; Steven I. Weisburd - Reg. 30,173; William O. Gray, III - Reg. No 34,425, as attorneys with full power of connected therewith and to receive all	OSTROLENK, FABE 18,653; Robert C. Fab No. 27,409; Max Mosl 30,944; Louis C. Dujr substitution and revoca correspondence.	R, GERB & SOFFEN er - Reg. No. 24,322; cowitz - Reg. No. 30, mich - Reg. No. 30,62 ttion to prosecute this	N, LLP, and the membe Edward A. Meilman - 576; Stephen A. Soffer 25, Douglas A. Miro - I application, to transact	rs of the firm Reg. No. 24 1 - Reg. No. 31, Reg. No. 31, t all business	n, Samuel H.,735; Stanley 31,063; Jame 643, and Mic in the Paten	. Weiner - Reg. No y H. Lieberstein - I es A. Finder - Reg chael J. Scheer - R t & Trademark Of	o. Reg. . No. leg. No. ffice		
NEW	OSTROLENK, FAI AVENUE OF THE AN YYORK, NEW YORK TOMER NO. 2352	MERÍCAS	FEN, LLP DIRE (212) 382-0700	CT TELEPH	IONE CALI	S TO:			
I hereby declare that all statements true; and further that these statements imprisonment, or other under according application or any patent issued thereo.		knowledge are true a wledge that willful fa Inited States Code, ar	nd that all statements rules statements and the lise statements and the nd that such willful fals	nade on infolike so made se statements	rmation and are punishal may jeopard	belief are believed ble by fine or dize the validity of	to be		
full name of sole or first invento Nigel Knight	OR .	INVENTOR'S SIGNA	TURE		DATE				
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POST OFFICE ADDRESS									
FULL NAME OF SECOND JOINT INVENTOR Richard Baker	DR (IF ANY)	INVENTOR'S SIGNA	TURE		DATE				
RESIDENCE (City and either State or For	reign Country)			COUNTRY	OF CITIZENS	НІР			
POST OFFICE ADDRESS				•					
FULL NAME OF THIRD JOINT INVENTOR Mel Metherell	(IF ANY)	INVENTOR'S SIGNA	TURE		DATE				
RESIDENCE (City and either State or For	eign Country)			COUNTRY	OF CITIZENS	НІР			
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UNIT COMBINED DECLARATION AND P	ED STATES OF ERICA OWER OF ATTORNEY FOR PAI	ENT APPLICATION	P	ofgs file no. /2167-237		
COUNTRY	APPLICATION NUMBER	DATE OF FILIN (day, month, yea		PRIORITY CLAIMED UNDER 35 U.S.C. 119		
				YES NO		
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-				YES NO	~ 2007	
				YES NOTechnolog	y Center 2100	
				YES NO		
				YES NO		
				YES NO		
I hereby declare that all statements me true; and further that these statements imprisonment, or both, under Section 10 application or any patent issued thereon.	001 of Title 18 of the United States (re true and that all statements m it willful false statements and th Code and that such willful false	ade on inform e like so made statements ma	ation and belief are believed to e are punishable by fine or ay jeopardize the validity of the		
FULL NAME OF FOURTH JOINT INVENTOR Ian Chittick	t, IF ANY	INVENTOR'S SIGNATURE		DATE		
RESIDENCE (City and either State or Fore	ign Country)		COUNTRY	OF CITIZENSHIP		
POST OFFICE ADDRESS			•			
FULL NAME OF FIFTH JOINT INVENTOR, II Richard Parkin	F ANY	INVENTOR'S SIGNATURE		DATE		
RESIDENCE (City and either State or Fores	ign Country)	COUNTRY		DF CITIZENSHIP		
POST OFFICE ADDRESS						
full name of sixth joint inventor, i Sang Leong	F ANY	INVENTION'S SIGNATURE		5\23\200\		
RESIDENCE (City and either State or Forei NEW JERS	ign Country) EY USA		COUNTRY C	PF CITIZENSHIP		
POST OFFICE ADDRESS 7 ORION		4N, NJ 07747				
FULL NAME OF SEVENTH JOINT INVENTO Les Green	R, IF ANY	INVENTOR'S SIGNATURE		DATE		
RESIDENCE (City and either State or Foreign Country)			COUNTRY C	F CITIZENSHIP		
POST OFFICE ADDRESS			·			
FULL NAME OF EIGHTH JOINT INVENTOR, Marc A. Anders	IF ANY	INVENTOR'S SIGNATURE		DATE		
RESIDENCE (City and either State or Forei	ign Country)		COUNTRY C	F CITIZENSHIP		
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COMBINED DECLARATION AND	1	IEY FOR PATENT	- \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \		OFGS FILE NO. L 6 7 – 2 3 7
As a below named inventor, I her believe that I am the original, first ar matter which is claimed and for which is claimed and INTERNATIONAL BE	nd sole inventor (if only ch a patent is sought on	one name is listed b the invention entitle	elow) or a joint invent d: MAY 1	are as stated below r	next to my name; that I verily
the specification of which is attached	i hereto, unless the follo	wing box is checked	i:	, a PHE	
was filed on		as United Sta	ates patent Application	Dember or PCT Inte	
application number					(if any). Technology C s, as amended by any
I hereby state that I have reviewed amendment referred to above. I acknowledge the duty to disclos '1.56. I hereby claim priority benefits ur provisional application(s) listed belo that of the application on which prior	e all information known nder Title 35, United Sta w and have also identifi	to be material to pa	tentability in accordan	ce with Title 37, Coo	de of Federal Regulations,
Prior Foreign or Provisional Applica	tion(s)				
COUNTRY	APPLICATIO	N NUMBER	DATE OF (day, mor		PRIORITY CLAIMED UNDER 35 U.S.C. 119
U.S.A.	60/182,469	9	15/2/2000		YES X NO
					YES NO
hereby claim the benefit under Teach of the claims of this application United States Lode, 112, 1 acknowle Regulations, 1.56 which became available to the control of the c	Fitle 35. United States C is not disclosed in the people of the duty to disclose allable between the filing	ode, '120 of any United States at Information which g date of the prior ap	ted States application(pplication) in the mann is material to patentable plication and the national control in the material co	s) listed below and, or provided by the fill lity as defined in Tip and or PCT international	insofar as the subject triatter of ist paragraph of Title 35, le 37, Code of Federal onal filing date of this
UNITED STATES APPLICATION NUMBER		DATE OF FILING (day, month, year)		(patented	STATUS pending, abandoned)
THE DESTRICT THOMAS BY		(uu), monta, yeur)		(putentea,	penung, uvunuoneuy
I hereby appoint customer no. 235 18,510; Jerome M. Berliner - Reg. N No. 22,400; Steven I. Weisburd - Reg. 30,173; William O. Gray, III - Reg. N No. 34,425, as attorneys with full poo Office connected therewith and to rec	1. 52 OSTROLENK, FABI 6. 18,653; Robert C. Fa' g. No. 27,409; Max Mor No. 30,944; Louis C. Du wer of substitution and a ceive all correspondence	ER, GERB & SOFFI ber - Reg. No. 24;32 skowitz - Reg. No. 3 jmich - Reg. No. 30 revocation to prosec	EN, LLP, and the mem 2; Edward A. Meilman 0,576; Stephen A. Sof ,625, Douglas A. Miro ute this application, to	bers of the firm, San n - Reg. No. 24,735; fen - Reg. No. 31,06 - Reg. No. 31,643, a transact all business	nuel H. Weiner - Reg. No. Stanley H. Lieberstein - Reg. 3; James A. Finder - Reg. No. and Michael J. Scheer - Reg. in the Patent & Trademark
NEV CUS	OSTROLENK, FA O AVENUE OF THE A W YORK, NEW YORK STOMER NO. 2352	MERICAS 10036-8403	(212) 382-0700		
I hereby declare that all statement be true; and further that these statem imprisonment, or both, under Section application or any patent issued there	s made herein of my ow ents were made with the 1 1001 of Title 18 of the con.	n knowledge are tru knowledge that wil United States Code	e and that all statemen ful false statements ar , and that such willful	ts made on informati d the like so made at talse statements may	on and belief are believed to re punishable by fine or jeopardize the validity of the
FULL NAME OF SOLE OR FIRST INVENT Nigel Knight	OR	INVENTOR'S SIGNA	TURE A	DATE	april 2001
RESIDENCE (City and either State or Fo	oreign Country)	<u> </u>	my.v.	COUNTRY OF CITIZ	
	ENGLAND			BRIT	ISH
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FULL NAME OF SECOND JOINT INVENT		INVENTOR'S SIGNA		DATE	עואטטא
Richard Baker	` '				<u> </u>
RESIDENCE (City and either State or Fo	oreign Country)			COUNTRY OF CITIZ	ENSHIP
POST OFFICE ADDRESS					
FULL NAME OF THIRD JOINT INVENTOR Mel Metherell	R (IF ANY)	INVENTOR'S SIGNA	TURE .	DATE	
RESIDENCE (City and either State or Fo	oreign Country)			COUNTRY OF CITIZ	ENSHIP
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COUNTRY	APPLICATION NUMBER	DATE OF FILM (day, month, ye		/2167-237 PRIORITY CLAIMED UNDER 35 U.S.C. 119
			·	YES NO _
				YES NO
				YES NO
				YES NO _
				YES NO
				YES NO _
		 		YES NO
				YES NO
				YES NO
I hereby declare that all statements to be true; and further that these stater imprisonment, or both, under Section the application or any patent issued th	made herein of my own knowledge nents were made with the knowledg 1001 of Title 18 of the United State ereon.	e are true and that all statement ge that willful false statements is Code and that such willful fa	ts made on i and the like alse statemen	nformation and belief are believed so made are punishable by fine or nts may jeopardize the validity of
FULL NAME OF FOURTH JOINT INVENTO	PR, IF ANY	INVENTOR'S SIGNATURE		DATE
RESIDENCE (City and either State or For	reign Country)		COUNTRY	OF CITIZENSHIP
POST OFFICE ADDRESS			•	
full name of fifth joint inventor, Richard Parkin	IF ANY	INVENTOR'S SIGNATURE		DATE
RESIDENCE (City and either State or For	reign Country)		COUNTRY	OF CITIZENSHIP
POST OFFICE ADDRESS			,	
FULL NAME OF SIXTH JOINT INVENTOR, Sang Leong	IF ANY	INVENTOR'S SIGNATURE		DATE
RESIDENCE (City and either State or For	eign Country)		COUNTRY	OF CITIZENSHIP
POST OFFICE ADDRESS				
FULL NAME OF SEVENTH JOINT INVENTOR	OR, IF ANY	INVENTOR'S SIGNATURE		DATE
RESIDENCE (City and either State or For	eign Country)		COUNTRY	OF CITIZENSHIP
POST OFFICE ADDRESS			<u> </u>	
FULL NAME OF EIGHTH JOINT INVENTOR Marc A. Anders	, IF ANY	INVENTOR'S SIGNATURE		DATE
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UNITED STATES OF AMERICA COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION				P/2	OFGS FILE NO. 167-237		
As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; that I verily believe that I am the original, first and sole inventor (if only one name is listed below) or a joint inventor (if plural inventors are named) of the subject matter which is claimed and for which a patent is sought on the invention entitled: INTERNATIONAL BANKING SYSTEM AND METHOD MAY 1 5 2001 WAY 2 2					EIVED		
the specification of which is attached he	reto, unless the followin	g box is checked:	13	\$	WIAY 2	2 2001	
was filed on		as United State	es patent Application Nu	imbered PCT Intern			
application number		and was amended o	m MAI	JE WAY	(if any). Technology (enter 2100	
I hereby state that I have reviewed as referred to above. I acknowledge the duty to disclose a				_ ,	mended by any amendment	2100	
I hereby claim priority benefits unde provisional application(s) listed below a of the application on which priority is cl	and have also identified t						
Prior Foreign or Provisional Application					T	ı	
COUNTRY	APPLICATION	NUMBER	DATE OF (day, mon		PRIORITY CLAIMED UNDER 35 U.S.C. 119		
U.S.A.	60/182,469)	15/2/2000		YES X NO		
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I hereby claim the benefit under Title of the claims of this application is not dicode, 112. I acknowledge the duty to deceme available between the filing dat	c 35, United States Code isclosed in the prior Unit disclose information while of the prior application	, '120 of any United and States application the is material to pater and the national or F	States application(s) list in the manner provided trability as defined in Ti CT international filing	ed below and, insoft by the first paragra- itle 37, Code of Fed date of this applicat	or as the subject matter of each of Title 35, United States eral Regulations, 1.56 which ion.		
UNITED STATES APPLICATION NUMBER		DATE OF FILING		(natauta)	STATUS (patented, pending, abandoned)		
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NEW Y	OSTROLENK, FAB VENUE OF THE AME OMER NO 2352	ER, GERB & SOFF RICAS 0036-8403	FEN, LLP DIREC (212) 382-0700	T TELEPHONE C.	ALLS TO:	•	
I hereby declare that all statements nand nurther that these statements were not bear the under the 18 of patent issued thereon.	nade herein of my own k nade with the knowledge the United States Code,	nowledge are true an that wilfful false stat and that such wilfful	d that all statements ma ements and the like so r false statements may je	de on information a nade are punishable opardize the validity	nd belief are believed to be true; by line or imprisonment, or of the application or any		
FULL NAME OF SOLE OR FIRST INVENTOR Nigel Knight	OR .	INVENTOR'S SIGNA	TURE	DATE	DATE		
RESIDENCE (City and either State or Fo.	reign Country)			COUNTRY OF CITE	ZENSHIP		
POST OFFICE ADDRESS .	, ,						
FULL NAME OF SECOND JOINT INVENTOR Richard Baker		INVENTOR'S SIGN	TURE LO	DATE	23/4/01		
RESIDENCE (City and either State or Fo.	reign Country) UAI7	ED KING	TBO M	COUNTRY OF CITE	ZENSHIP UK		
POST OFFICE ADDRESS 3 S#62	BOURNE WA	LK, FARN	ma com	OM, SLZ	STZ, UK.	•	
FULL NAME OF THIRD JOINT INVENTOR Mel Metherell	(IF ANY)	INVENTOR'S SIGNA	TURE	DATE			
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COUNTRY	APPLICATION NUMBER	DATE OF FILIT (day, month, yea	NG	PRIORITY CLAIMED UNDER 35 U.S.C. 119
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I hereby declare that all statements me true; and further that these statements we imprisonment, or both, under Section 10th application or any patent issued thereon. FULL NAME OF FOURTH JOINT INVENTOR		true and that all statements ma liful false statements and the lik ode and that such willful false s INVENTOR'S SIGNATURE	de on informate so made are statements ma	ation and belief are believed to be punishable by fine or y jeopardize the validity of the DATE
Ian Chittick				
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POST OFFICE ADDRESS				
FULL NAME OF FIFTH JOINT INVENTOR, II Richard Parkin	FANY	INVENTOR'S SIGNATURE		DATE
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full name of sixth joint inventor, i	FANY	INVENTOR'S SIGNATURE		DATE
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FULL NAME OF SEVENTH JOINT INVENTO	DR, IF ANY	INVENTOR'S SIGNATURE		DATE
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POST OFFICE ADDRESS				
FULL NAME OF EIGHTH JOINT INVENTOR Marc A. Anders	L, IF ANY	INVENTOR'S SIGNATURE		DATE
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Page 2

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UNITED STATES OF AMERICA OFGS FILE NO. COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATIONAY 1 5 2001 P/2167-237 As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated who next to my name; that I verily believe that I am the original, first and sole inventor (if only one name is listed below) or a joint inventor (if plural inventable are named) of the subject matter which is claimed and for which a patent is sought on the invention entitled: INTERNATIONAL BANKING SYSTEM AND METHOD RECEIVED the specification of which is attached hereto, unless the following box is checked: MAY 2 2 2 2001 ☐ was filed on as United States patent Application Number or PCT International patent application number and was amended on (if any). I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment Center 2100 ferred to above. I acknowledge the duty to disclose all information known to be material to patentability in accordance with Title 37, Code of Federal Regulations, '1.56. I hereby claim priority benefits under Title 35, United States Code '119 of any foreign application(s) for patent or inventor's certificate or United States ovisional application(s) listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed: Prior Foreign or Provisional Application(s) COUNTRY APPLICATION NUMBER DATE OF FILING (day, month, year) PRIORITY CLAIMED UNDER 35 U.S.C. 119 U.S.A. 60/182,469 15/2/2000 YES X NO _ YES NO I hereby claim the benefit under Title 35. United States Code, '120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35. United States Code, '121 acknowledge the duty to disclose information which is related to the duty to disclose information which is material to patentability as defined in Title 37. Lode of the deer Regulations, '1.56 which became available between the filing date of the prior application and the national of PCT international filing date of this application. STATUS (patented, pending, abandoned) UNITED STATES APPLICATION NUMBER DATE OF FILING I hereby appoint customer no. 2352 OSTROLENK, FABER, GERB & SOFFEN, LLP, and the members of the firm, Samuel H. Weiner - Reg. No. 18,510; Jerome M. Berliner - Reg. No. 18,653; Robert C. Faber - Reg. No. 24,322; Edward A. Meilman - Reg. No. 24,735; Stanley H. Lieberstein - Reg. No. 22,400; Steven I. Weisburd - Reg. No. 27,409; Max Moskowitz - Reg. No. 30,576; Stephen A. Soffen - Reg. No. 31,063; James A. Finder - Reg. No. 30,173; William O. Gray, III - Reg. No. 30,442; Louis C. Dujmich - Reg. No. 30,625, Douglas A. Miro - Reg. No. 31,643, and Michael J. Scheer - Reg. No. 34,425, as attorneys with full power of substitution and revocation to prosecute this application, to transact all business in the Patent & Trademark Office connected therewith and to receive all correspondence. TO: OSTROLENK, FABER, GERB & SOFFEN, LLP DIRECT TELEPHONE CALLS TO: 1180 AVENUE OF THE AMERICAS (212) 382-0700 NEW YORK, NEW YORK 10036-8403 CUSTOMER NO. 2352 SEND CORRESPONDENCE TO: I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and turner that these statements were made, with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon. FULL NAME OF SOLE OR FIRST INVENTOR INVENTOR'S SIGNATURE Nigel Knight COUNTRY OF CITIZENSHIP RESIDENCE (City and either State or Foreign Country) POST OFFICE ADDRESS FULL NAME OF SECOND JOINT INVENTOR (IF ANY) INVENTOR'S SIGNATURE DATE Richard Baker COUNTRY OF CITIZENSHIP RESIDENCE (City and either State or Foreign Country) POST OFFICE ADDRESS FULL NAME OF THIRD JOINT INVENTOR (IF ANY)

INVENTOR'S SIGNATURE

DATE

COUNTRY OF CITIZENSHIP

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RESIDENCE (City and either State or Foreign Country)

Mel Metherell

POST OFFICE ADDRESS

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UNIT COMBINED DECLARATION AND P	ED STATES OF AMERICA OWER OF ATTORNEY FOR PAT	ENT APPLICATION		OFGS FILE NO. P/2167-237
COUNTRY	APPLICATION NUMBER	DATE OF FILIN (day, month, yea	NG ur)	PRIORITY CLAIMED UNDER 35 U.S.C. 119
				YES NO
I hereby declare that all statements mature; and further that these statements we imprisonment, or both, under Section 100 application or any patent issued thereon.	ide herein of my own knowledge are re made with the knowledge that wil)1 of Title 18 of the United States C	true and that all statements mad liful false statements and the like ode and that such willful false st	de on inform e so made ar atements ma	nation and belief are believed to be e punishable by fine or ay jeopardize the validity of the
FULL NAME OF FOURTH JOINT INVENTOR	, IF ANY	INVENTOR'S SIGNATURE		DATE
RESIDENCE (City and either State or Fore	ign Country)		COUNTRY	OF CITIZENSHIP
POST OFFICE ADDRESS			.	
full name of firth joint inventor, if Richard Parkin	ANY	INVENTOR'S SIGNATURE		DATE
RESIDENCE (City and either State or Fore	ign Country)		COUNTRY	OF CITIZENSHIP
POST OFFICE ADDRESS				
FULL NAME OF SIXTH JOINT INVENTOR, IF Sang Leong	ANY	INVENTOR'S SIGNATURE		DATE
RESIDENCE (City and either State or Fore	ign Country)		COUNTRY	OF CITIZENSHIP
POST OFFICE ADDRESS				
FULL NAME OF SEVENTH JOINT INVENTOR Les Green	ζ IF ANY	INVENTOR'S CONATURE		DATE 1.5.2001
RESIDENCE (City and either State or Fore	ign Country) BOULNEMOLI	ENGLACID My DORSET		OF CITIZENSHIP
POST OFFICE ADDRESS 35 WI SHARLT GARLE	DENS, BOULNEMOU		1936	DY ENGLAND
FULL NAME OF EIGHTH JOINT INVENTOR Marc A. Anders	IF ANY	INVENTOR'S SIGNATURE	·	DATE
RESIDENCE (City and either State or Fore	ign Country)		COUNTRY	OF CITIZENSHIP
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 COMBINED DECLARATION AND		IEY FOR PATENT A			OFGS FILE NO. P/2167-237
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the specification of which is attached h	ereto, unless the followi	ng box is checked:	THE STATE OF THE S	, RK OF	
was filed on		as United Stat	es patent Application	ber or PC	T International patent Technology Cer
application number I hereby state that I have reviewed a	0 dd sh	and was amended		landin a alam atair	(if any).
referred to above. I acknowledge the duty to disclose a I hereby claim priority benefits under provisional application(s) listed below of the application on which priority is constitution.	all information known to er Title 35, United State and have also identified			=	, ,
Prior Foreign or Provisional Application			T		
COUNTRY	APPLICATIO	IN NUMBER		of FILING onth, year)	PRIORITY CLAIMED UNDER 35 U.S.C. 119
U.S.A.	60/182,46	9	15/2/200	0	YES <u>X</u> NO
					YES NO
I hereby claim the benefit under Titl of the claims of this application is not do ode. 12 1 acknowledge the duty to became available between the filing da	le 35. United States Coc lisclosed in the prior Un disclose information wh te of the prior application	le. '120 of any United lied States application ich is material to pate n and the national or	States application(s) I in the manner provid- ptability as defined in PCT international filir	isted below and an by the first r fitle 37 Code ig date of this a	l insofar as the subject matter of each aragraph of Title 35. United States of Federal Regulations, 1.36 which pplication.
UNITED STATES APPLICATION NUMBER		DATE OF FILING (day, month, year)		(n	STATUS atented, pending, abandoned)
		(au), monin, year)			aremed, pending, doundoned)
I hereby appoint customer no. 2352 Jerome M. Berliner - Reg. No. 18,653; Steven I. Weisburd - Reg. No. 27,409; O. Gray, III - Reg. No. 30,944; Louis 6 attorneys with full power of substitution therewith and to receive all correspondence of the substitution SEND CORRESPONDENCE TO: 1180 A NEW	Max Moskowitz - Reg. C. Dujmich - Reg. No. 3 n and revocation to prosence. OSTROLENK, FAI AVENUE OF THE AM YORK, NEW YORK 1 OMER NO. 2352	No. 30,575; Stephen 10,625, Douglas A. M ecute this application BER, GERB & SOF ERICAS 0036-8403	A. Soffen - Reg. No. 3 iro - Reg. No. 31,643 to transact all busines FEN, LLP DIRE (212) 382-0700		A. Finder - Reg. No. 30,173; William . Scheer - Reg. No. 34,425, as & Trademark Office connected
CUST(OMER NO. 2352		1.1 . 11		,
ind further declare that all statements rand further that these statements were not. Under Section 1001 of Title 18 of patent issued thereon.	nade herein of my own nade with the knowledg i the United States Code	knowledge are true are the are that willful false state, and that such willful	d that all statements n ternents and the like so false statements may	nade on inform made are pun leopardize the	ation and belief are believed to be true; ishable by line or imprisonment, or validity of the application or any
ull name of sole or first invento Nigel Knight	OR .	INVENTOR'S SIGNA	TURE		DATE
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	OR (if any)	INVENTOR'S SIGNA	TURE		DATE
Richard Baker		INVENTOR'S SIGNA	TURE		DF CITIZENSHIP
Richard Baker RESIDENCE (City and either State or Fo.		INVENTOR'S SIGNA	TURE		
FULL NAME OF SECOND JOINT INVENTOR RICHARD Baker RESIDENCE (City and either State or Forest Office Address FULL NAME OF THIRD JOINT INVENTOR Mel Metherell	reign Country)	INVENTOR'S SIGNA	ture Oru, U	COUNTRY	
Richard Baker DESIDENCE (City and either State or Fore POST OFFICE ADDRESS DULL NAME OF THIRD JOINT INVENTOR OF Mel Metherell DESIDENCE (City and either State or Fore	reign Country)	INVENTOR'S SIGNA	- venden	COUNTRY	DATE MAY 2001 DE CITIZENSHIP

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COMBINED DECLARATION AND P	ED STATES OF AMERICA OWER OF ATTORNEY FOR PAT	ENT APPLICATION	;	OFGS FILE NO. P/2167-237
COUNTRY	APPLICATION NUMBER	DATE OF FILIT (day, month, yea	NG ar)	PRIORITY CLAIMED UNDER 35 U.S.C. 119
				YES NO
I hereby declare that all statements ma true; and further that these statements we imprisonment, or both, under Section 100 application or any patent issued thereon.	de herein of my own knowledge are re made with the knowledge that wil 1 of Title 18 of the United States Co	true and that all statements mad lful false statements and the lik ode and that such willful false st	de on informa e so made are atements may	tion and belief are believed to be punishable by fine or y jeopardize the validity of the
FULL NAME OF FOURTH JOINT INVENTOR I an Chittick	IF ANY	INVENTOR'S SIGNATURE		DATE
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POST OFFICE ADDRESS			,	
FULL NAME OF FIFTH JOINT INVENTOR, IF Richard Parkin	ANY	INVENTOR'S SIGNATURE		DATE
RESIDENCE (City and either State or Fore	ign Country)		COUNTRY	OF CITIZENSHIP
POST OFFICE ADDRESS				;
full name of sixth joint inventor, if Sang Leong	ANY	INVENTOR'S SIGNATURE		DATE
RESIDENCE (City and either State or Fore	ign Country)	 	COUNTRY	OF CITIZENSHIP
POST OFFICE ADDRESS				
full name of seventh joint inventor Les Green	, IF ANY	INVENTOR'S SIGNATURE		DATE
RESIDENCE (City and either State or Fore	gn Country)		COUNTRY	OF CITIZENSHIP
POST OFFICE ADDRESS				
FULL NAME OF EIGHTH JOINT INVENTOR, Marc A. Anders	FANY	INVENTOR'S SIGNATURE		DATE
RESIDENCE (City and either State or Fore	ign Country)		COUNTRY	OF CITIZENSHIP
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COMBINED DECLARATION AND		EY FOR PATENT	_		OFGS FILE NO. 2167-237	
As a below named inventor, I here believe that I am the original, first and matter which is claimed and for which INTERNATIONAL BA	d sole inventor (if only h a patent is sought on t	one name is listed be the invention entitled	elow) or a join inventon:	or (if plural instant	w next to my name; that I verily fors are named) of the subject E	
the specification of which is attached	hereto, unless the follo	wing box is checked	: 27	· KE	WAT & &	- 2001
was filed on			ites patent Application	ADEMAPOT PCT I	International pate chnology C	enter 210à
application number		and was amended	i on		(II miy).	5.100
I hereby state that I have reviewed amendment referred to above. I acknowledge the duty to disclose 1.56.			•	_		
I hereby claim priority benefits un provisional application(s) listed below that of the application on which priori	v and have also identifi	tes Code '119 of any ed below any foreign	r foreign application(s) n application for patent	for patent or inve t or inventor's cert	entor's certificate or United States dificate having a filing date before	
Prior Foreign or Provisional Applicati						
COUNTRY	APPLICATIO	N NUMBER	DATE OF (day, mon		PRIORITY CLAIMED UNDER 35 U.S.C. 119	
U.S.A.	60/182,469	9	15/2/2000		YES X NO	
					YES NO	
I hereby claim the benefit under Ti each of the claims of this application United States Code, 112.1 acknowlet Regulations, 1.56 which became available application.	itle 35. United States C is not disclosed in the p ige the duty to disclose lable between the filing	ode, '120 of any United States are information which is date of the prior ap	ted States application(pplication in the manns material to patentable plication and the nation	s) listed below and provided by the lity as defined in nai or PC I intern	d insofar as the subject matter of first paragraph of Fille 35, Tille 37, Code of Federal ational filing date of this	
UNITED STATES APPLICATION NUMBER		DATE OF FILING (day. month, year)		STATUS (patented, pending, abandoned)		
I hereby appoint customer no. 235: 18,510; Jerome M. Berliner - Reg. No. 0. 22,400; Steven I. Weisburd - Reg. 30,173; William O. Gray, III - Reg. No. 34,425, as attorneys with full pow Office connected therewith and to rec	2 OSTROLENK, FABI 5. 18,653; Robert C. Fali 5. No. 27,409; Max Moston 6. 30,944; Louis C. Du 6. ver of substitution and relieve all correspondence	ER, GERB & SOFFE ber - Reg. No. 24,32: kowitz - Reg. No. 30; jmich - Reg. No. 30, evocation to prosect	EN, LLP, and the mem 2; Edward A. Meilman 0,576; Stephen A. Soft 625, Douglas A. Miro ute this application, to	bers of the firm, S 1 - Reg. No. 24,73 fen - Reg. No. 31, - Reg. No. 31,64 transact all busine	amuel H. Weiner - Reg. No. 5; Stanley H. Lieberstein - Reg. 063; James A. Finder - Reg. No. 3, and Michael J. Scheer - Reg. sss in the Patent & Trademark	
NEW CUS	OSTROLENK, FAI AVENUE OF THE AN YORK, NEW YORK TOMER NO. 2352	10036-8403	(212) 382-0700			
I hereby declare that all statements be true: and hurther that these stateme imprisonment, or both under statem application or any patent issued there	made herein of my ow nts were made with the 1001 of Title 18 of the on.	n knowledge are tru knowledge that will United States Code,	e and that all statement ful false statements an and that such willful t	ts made on inform d the like so made alse statements m	nation and belief are believed to e are punishable by fine or ay jeopardize the validity of the	
FULL NAME OF SOLE OR FIRST INVENTO Nigel Knight)R	INVENTOR'S SIGNA	TURE	DATE		
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FULL NAME OF SECOND JOINT INVENTOR (IF ANY) INVENTOR'S SIGNATURE Richard Baker			TURE	DATE		
RESIDENCE (City and either State or Fo	reign Country)			COUNTRY OF CI	TIZENSHIP	
POST OFFICE ADDRESS						
full name of third joint inventor Mel Metherell	(IF ANY)	INVENTOR'S SIGNA	TURE	DATE		
RESIDENCE (City and either State or Fol	reign Country)			COUNTRY OF CI	FIZENSHIP	
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UNITED STATES OF AMERICA COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION				OFGS FILE NO. P/2167-237		
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				YES NO		
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				YES NO		
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				YES NO		
				YES NO		
				YES NO		
				YES NO		
				YES NO		
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon. FULL NAME OF FOURTH JOINT INVENTOR, IF ANY The Christian of the statements of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.						
Ian Chittick		VA Clear		26 APRIL 2001		
RESIDENCE (City and either State or Fore				OF CITIZENSHIP DKINGTOWN		
POST OFFICE ADDRESS 28 WEST PARK CRESCE		SSEX. CA12 9E	•			
FULL NAME OF FIFTH JOINT INVENTOR, I Richard Parkin	F ANY	INVENTOR'S SIGNATURE	•	DATE		
RESIDENCE (City and either State or Fore	eign Country)	•	COUNTRY OF CITIZENSHIP.			
POST OFFICE ADDRESS						
FULL NAME OF SIXTH JOINT INVENTOR, I	FANY	INVENTOR'S SIGNATURE		DATE		
RESIDENCE (City and either State or Foreign Country)				OF CITIZENSHIP		
POST OFFICE ADDRESS						
FULL NAME OF SEVENTH JOINT INVENTOR Les Green	R, IF ANY	INVENTOR'S SIGNATURE		DATE		
RESIDENCE (City and either State or Foreign Country)			COUNTRY OF CITIZENSHIP			
POST OFFICE ADDRESS						
full name of eighth joint inventor. Marc A. Anders	, IF ANY	INVENTOR'S SIGNATURE		DATE		
RESIDENCE (City and either State or Fore	ign Country)		COUNTRY	OF CITIZENSHIP		
POST OFFICE ADDRESS			 			

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COMBINED DECLARATION AND	UNITED STATES OF POWER OF ATTORNI		PPLICATION		P/21	OFGS FILE NO.
As a below named inventor, I hereby declare that: my residence, post office address and citizenship are stated below that I will believe that I am the original, first and sole inventor (if only one name is listed below) or a joint inventor (if prural inventors are named) of the subject matter which is claimed and for which a patent is sought on the invention entitled: INTERNATIONAL BANKING SYSTEM AND METHOD MAY 1 5 2001						
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the specification of which is attached he	ereto, unless the followin	g box is checked:		T.	18/	
was filed on		as United State	s patent Applic	cation Bupplebe	unterna	itional patent
application number		and was amended o	on	<u> </u>		(if any).
I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose all information known to be material to patentability in accordance with Title 37, Code of Federal Regulations, '1.56. I hereby claim priority benefits under Title 35, United States Code '119 of any foreign application(s) for patent or inventor's certificate or United States provisional application(s) listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:						
Prior Foreign or Provisional Applicatio						I
COUNTRY	APPLICATION	N NUMBER		ATE OF FILING lay, month, year,		PRIORITY CLAIMED UNDER 35 U.S.C. 119
U.S.A.	60/182,469	9	15/2/2	2000		YES X NO
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I hereby claim the benefit under Titl of the claims of this application is not do code. 122 lacknowledge the duty to o became available between the filing dat	e 35. United States Code isclosed in the prior Unit lisclose information while e of the prior application	c 120 of any United ed States application ch is material to pater and the national or i	States applicati in the manner, itability as defi CT internation	on(s) listed belov provided by the in- ned in Title 37, in- nal filing date of i	v and insofar rst paragraph ode of Feder his application	as the subject matter of each of Title 35. United States al Regulations, 1.56 which on.
UNITED STATES APPLICATION NUMBER		DATE OF FILING (day, month, year)			(natantad	STATUS pending, abandoned)
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I hereby appoint customer no. 2352 OSTROLENK, FABER, GERB & SOFFEN, LLP, and the members of the firm, Samuel H. Weiner - Reg. No. 18,510; Jerome M. Berliner - Reg. No. 18,653; Robert C. Faber - Reg. No. 24,322; Edward A. Meilman - Reg. No. 24,735; Stanley H. Lieberstein - Reg. No. 22,400; Steven I. Weisburd - Reg. No. 27,409; Max Moskowitz - Reg. No. 30,576; Stephen A. Soffen - Reg. No. 31,063; James A. Finder - Reg. No. 30,173; William O. Gray, III - Reg. No. 30,944; Louis C. Dujmich - Reg. No. 30,625, Douglas A. Miro - Reg. No. 31,643, and Michael J. Scheer - Reg. No. 34,425, as attorneys with full power of substitution and revocation to prosecute this application, to transact all business in the Patent & Trademark Office connected therewith and to receive all correspondence.						
SEND CORRESPONDENCE TO: OSTROLENK, FABER, GERB & SOFFEN, LLP DIRECT TELEPHONE CALLS TO: 1180 AVENUE OF THE AMERICAS (212) 382-0700 NEW YORK, NEW YORK 10036-8403						
CUSTOMER NO. 2352 I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that wiffful laise statements and the like so made are punishable by fine or imprisonment, or both, under Section UI of Title 18 of the United States Code, and that such willful faise statements may jeopardize the validity of the application or any patent issued thereon.						
FULL NAME OF SOLE OR FIRST INVENTOR INVENTOR'S SIGNATURE DATE Nigel Knight						
RESIDENCE (City and either State or Foreign Country) COUNTRY OF CITIZENSHIP					ENSHIP	
POST OFFICE ADDRESS						
FULL NAME OF SECOND JOINT INVENTO Richard Baker	INVENTOR'S SIGNATURE		DATE	DATE		
RESIDENCE (City and either State or Foreign Country) COUNTRY OF CITIZENSHIP					ENSHIP	
POST OFFICE ADDRESS						
FULL NAME OF THIRD JOINT INVENTOR (FANY) INVENTOR'S SIGNATURE DATE Mel Metherell						
RESIDENCE (City and either State or Foreign Country) COUNTRY OF CITIZENSHIP					ENSHIP	
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COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)		PRIORITY CLAIMED UNDER 35 U.S.C. 119		
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I hereby declare that all statements matrue; and further that these statements we imprisonment, or both, under Section 100 application or any patent issued thereon.	re made with the knowledge that wil	Iful false statements and the like	so made are punish	able by fine or		
FULL NAME OF FOURTH JOINT INVENTOR Tan Chittick	FULL NAME OF FOURTH JOINT INVENTOR, IF ANY I an Chittick			DATE		
RESIDENCE (City and either State or Fore		COUNTRY OF CITIZENSHIP				
POST OFFICE ADDRESS						
FULL NAME OF FIFTH JOINT INVENTOR, IF Richard Parkin	INVENTOR'S SIGNATURE	. DATE	25.4.2001			
RESIDENCE (City and either State or Fore	ign Country) LARWICKS, EN	GLAND	COUNTRY OF CITIZENSHIP ENGLAND			
POST OFFICE ADDRESS 4 LOVISA WAN				CV23 9SA, ENGANI		
full name of sixth joint inventor, is Sang Leong	ANY	INVENTOR'S SIGNATURE	DATE			
RESIDENCE (City and either State or Fore		COUNTRY OF CITIZENSHIP				
POST OFFICE ADDRESS						
FULL NAME OF SEVENTH JOINT INVENTOR Les Green	INVENTOR'S SIGNATURE	DATE				
RESIDENCE (City and either State or Foreign Country)			COUNTRY OF CITIZENSHIP			
POST OFFICE ADDRESS			-102			
FULL NAME OF EIGHTH JOINT INVENTOR, Marc A. Anders	INVENTOR'S SIGNATURE					
RESIDENCE (City and either State or Fore	ign Country)		COUNTRY OF CITIZENSHIP			
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